

**FIGURE 1A**

**Web Portal Device Access Flow1**

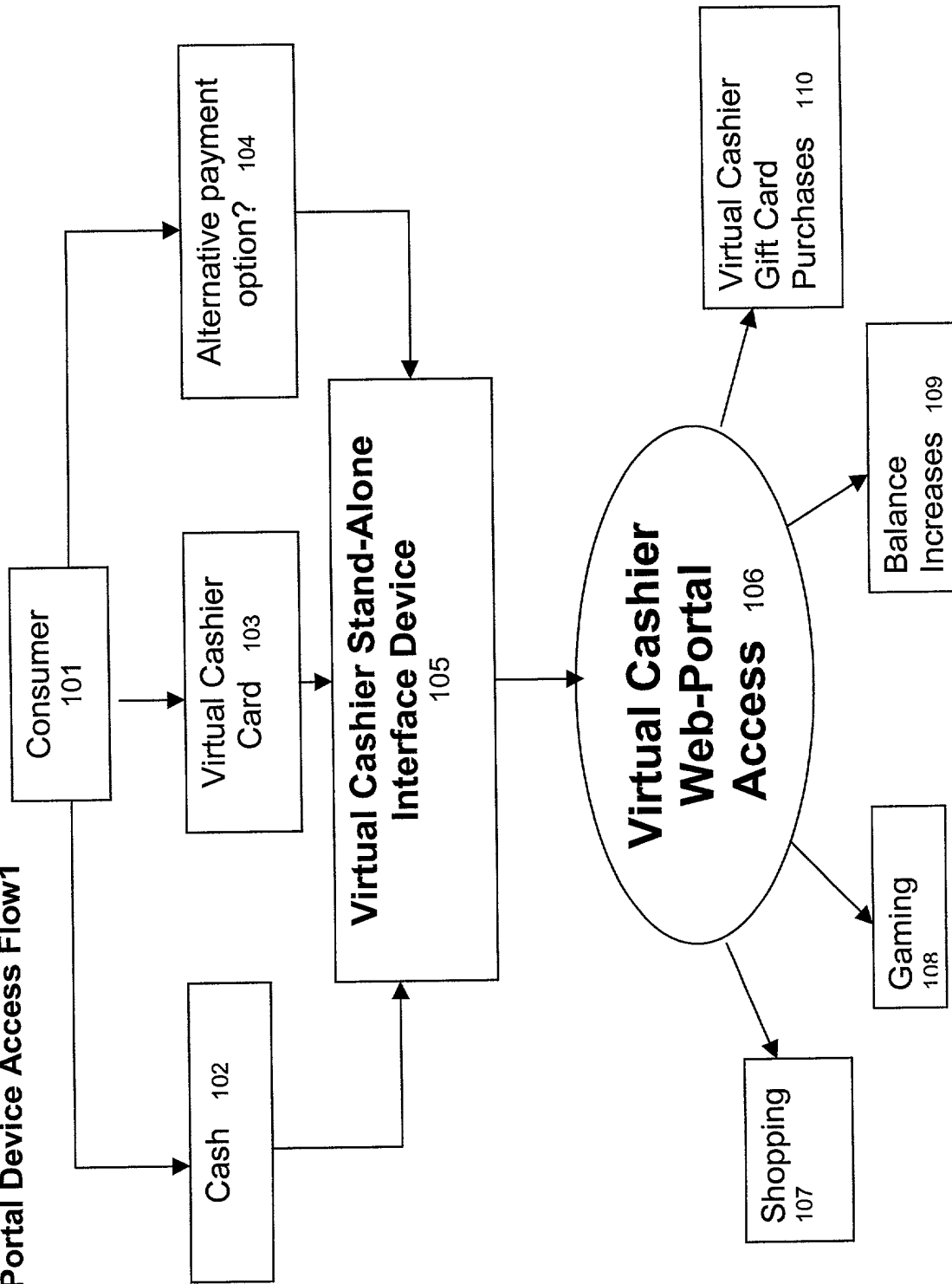
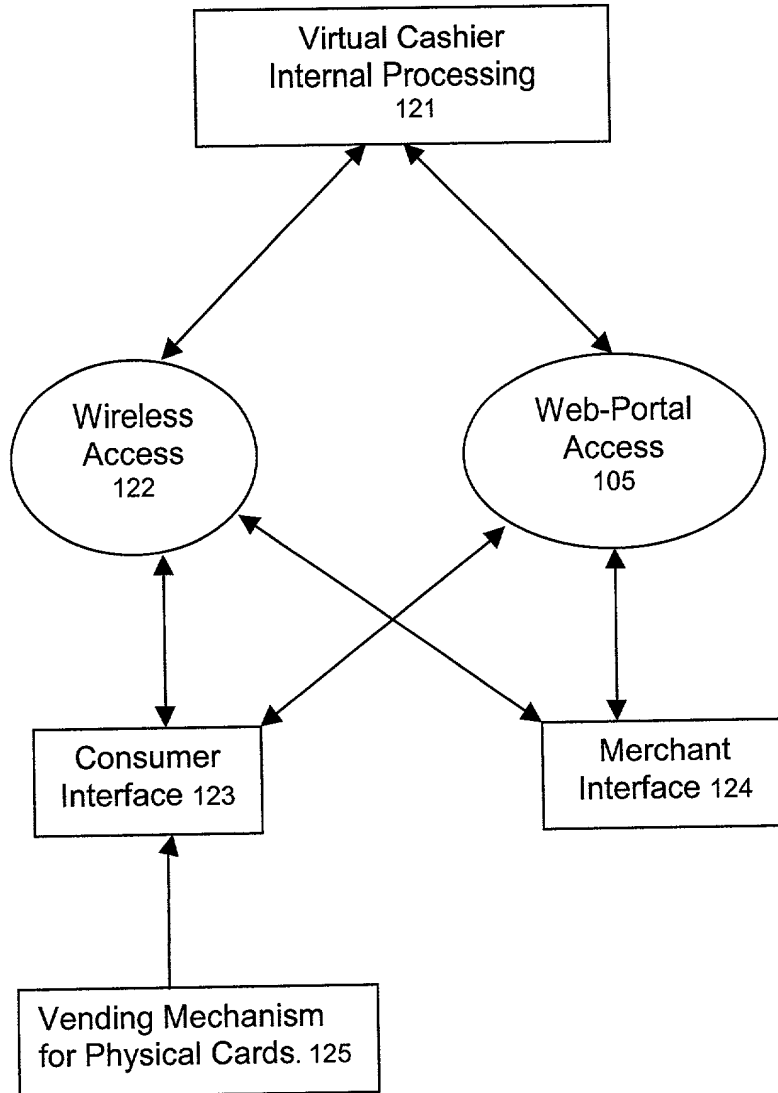
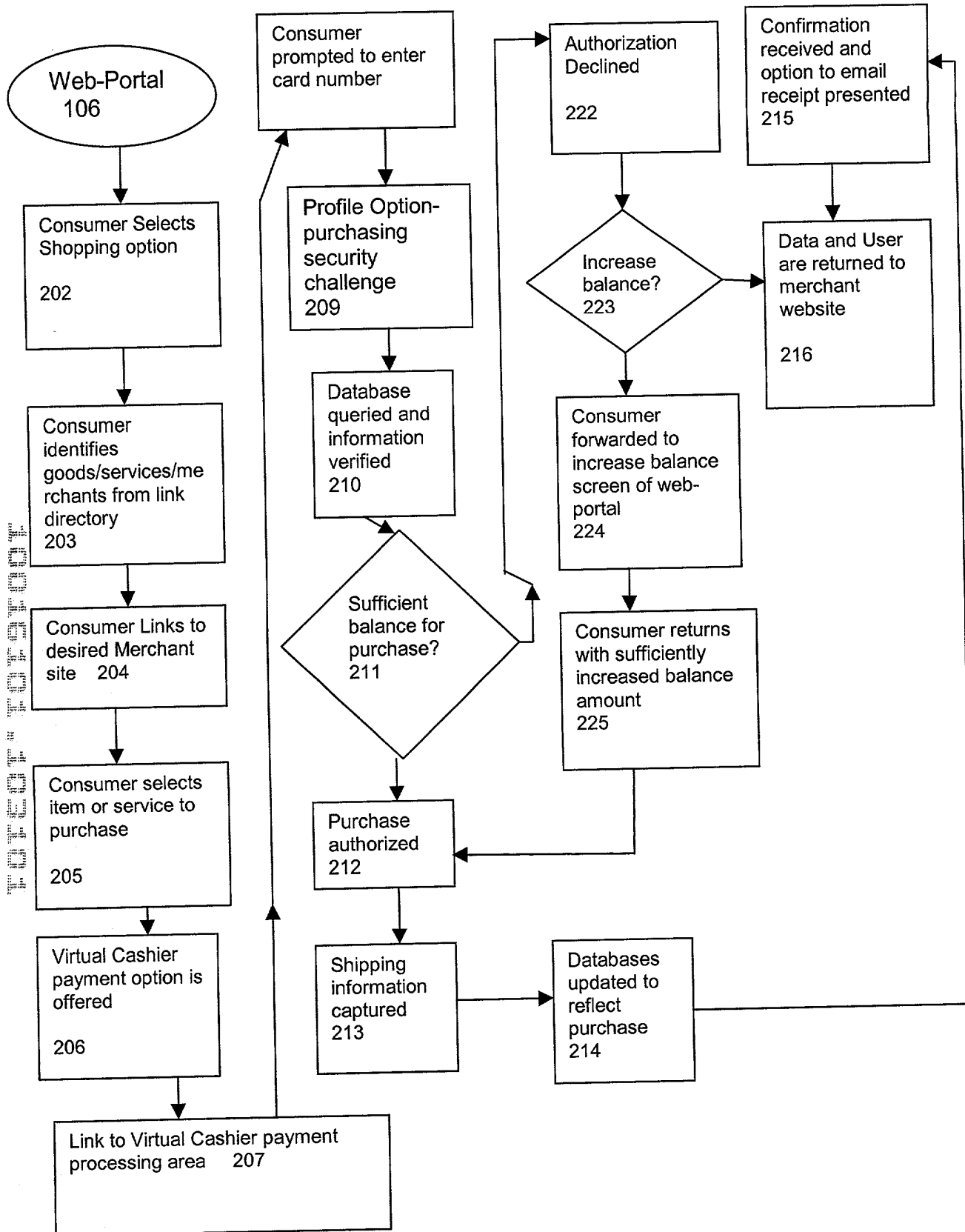


FIGURE 1B

**WEB PORTAL FLOW 1**

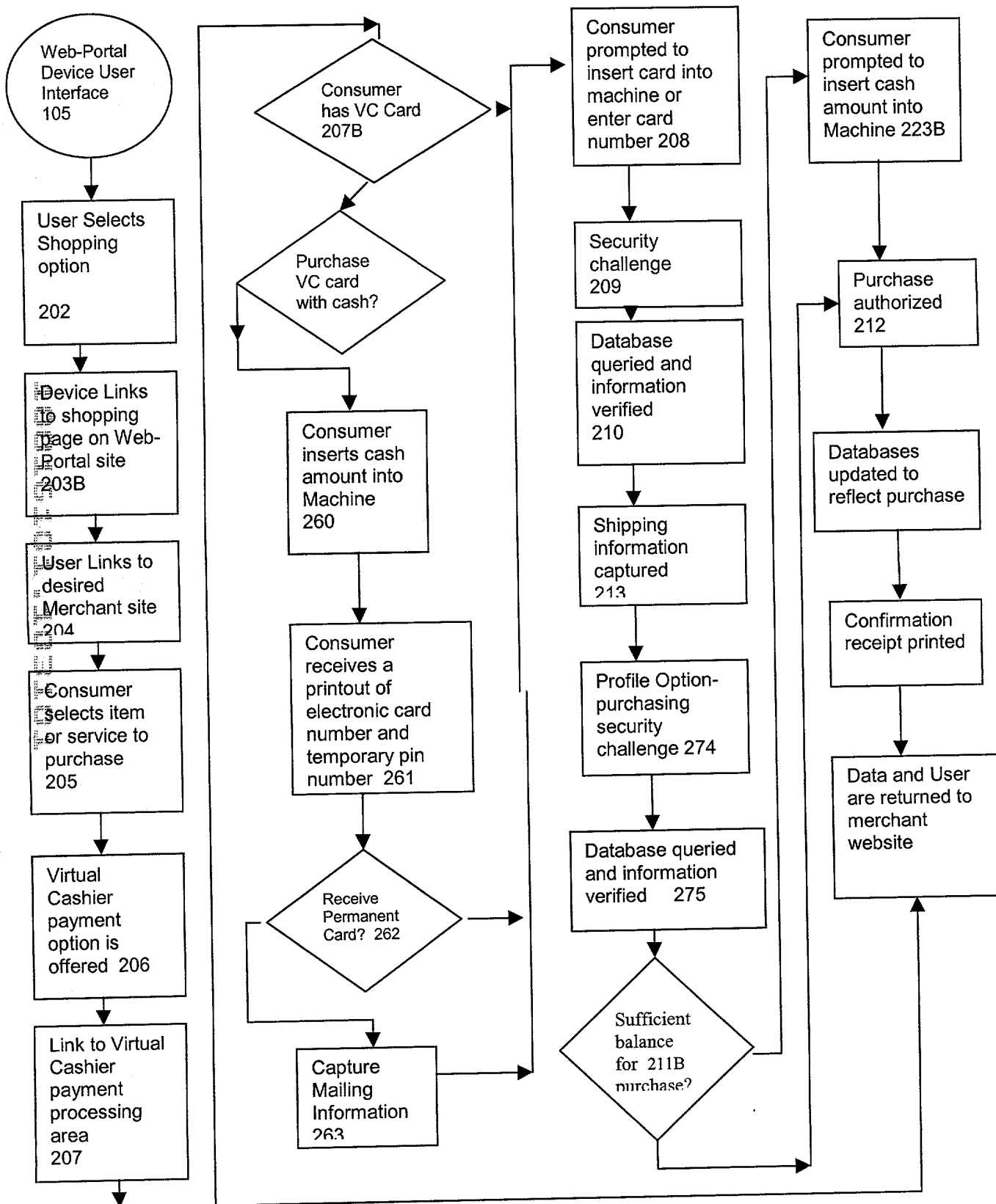


**FIGURE 2A**



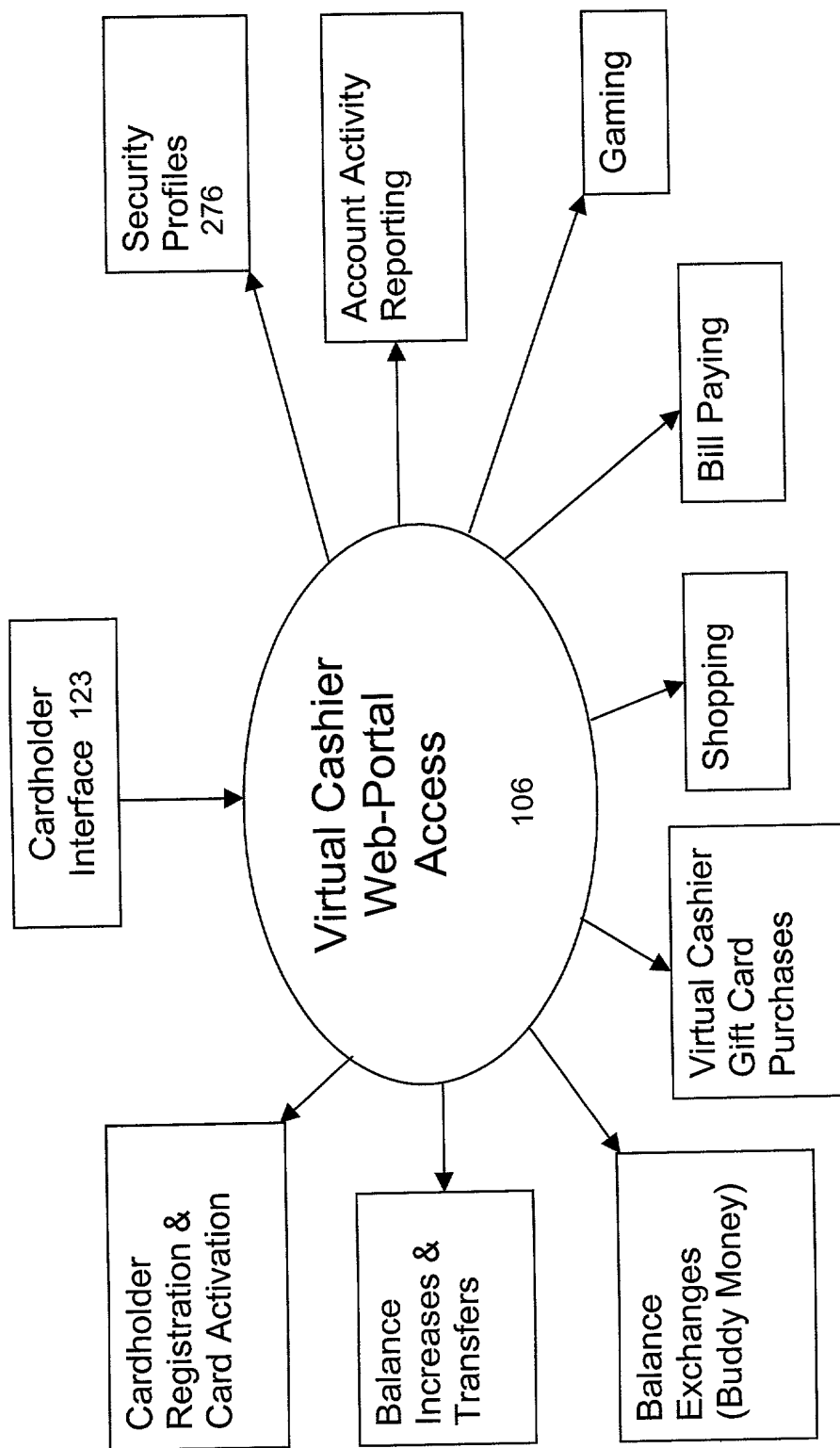
**FIGURE 2B**

**Web Portal Device Shopping Option Flow**



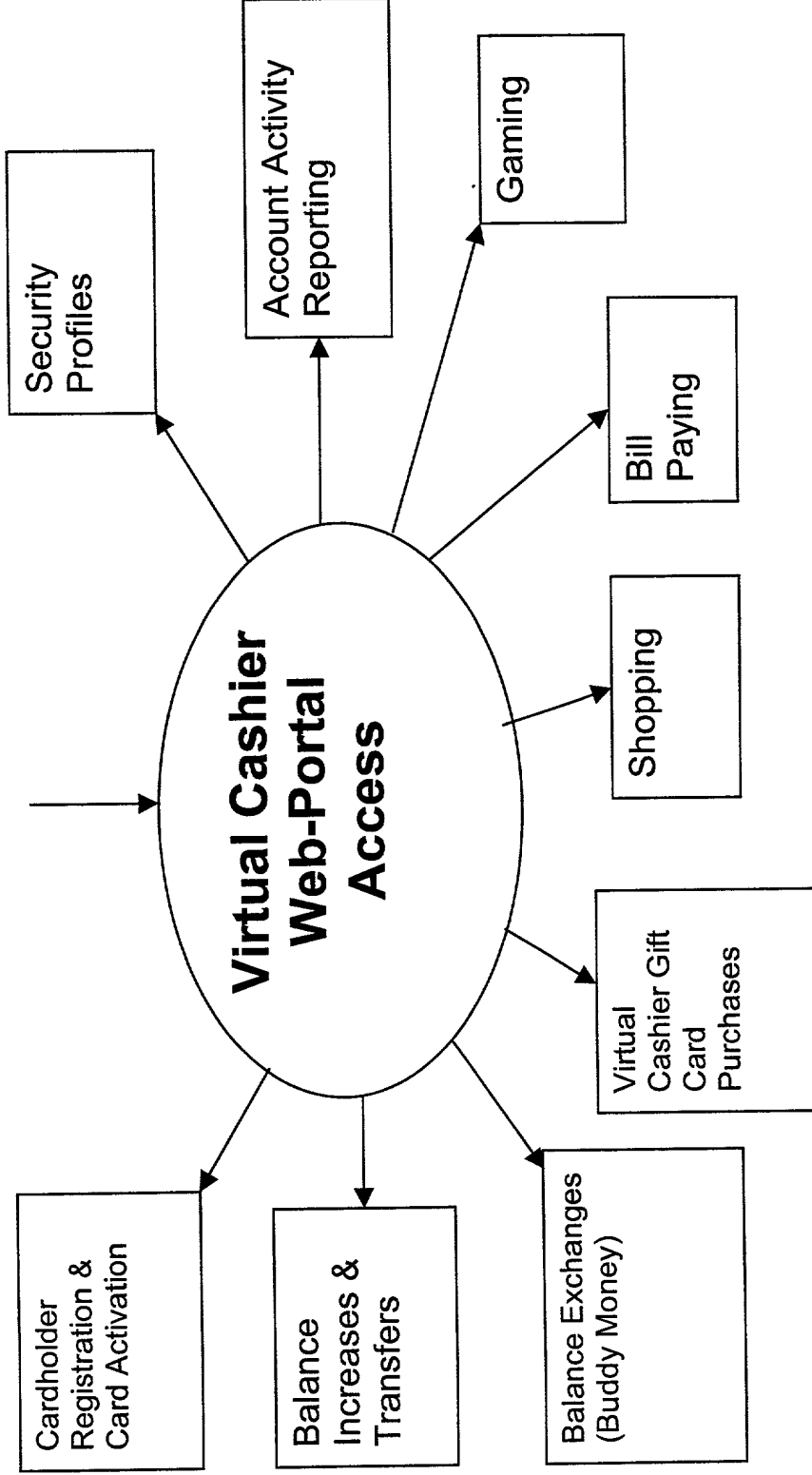
**FIGURE 3**

**Web Portal Consumer Access Flow1**



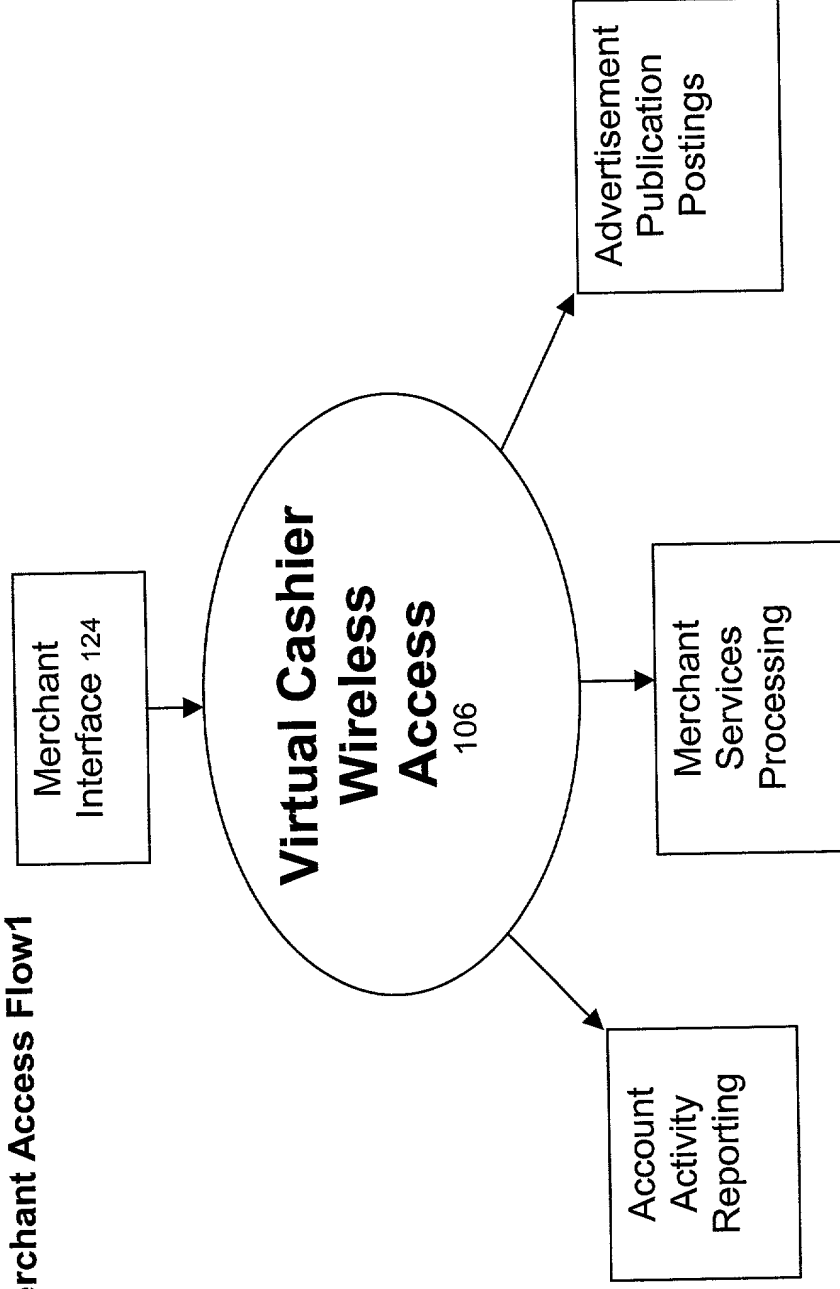
**FIGURE 4**

**Web Portal Consumer Access Flow1**



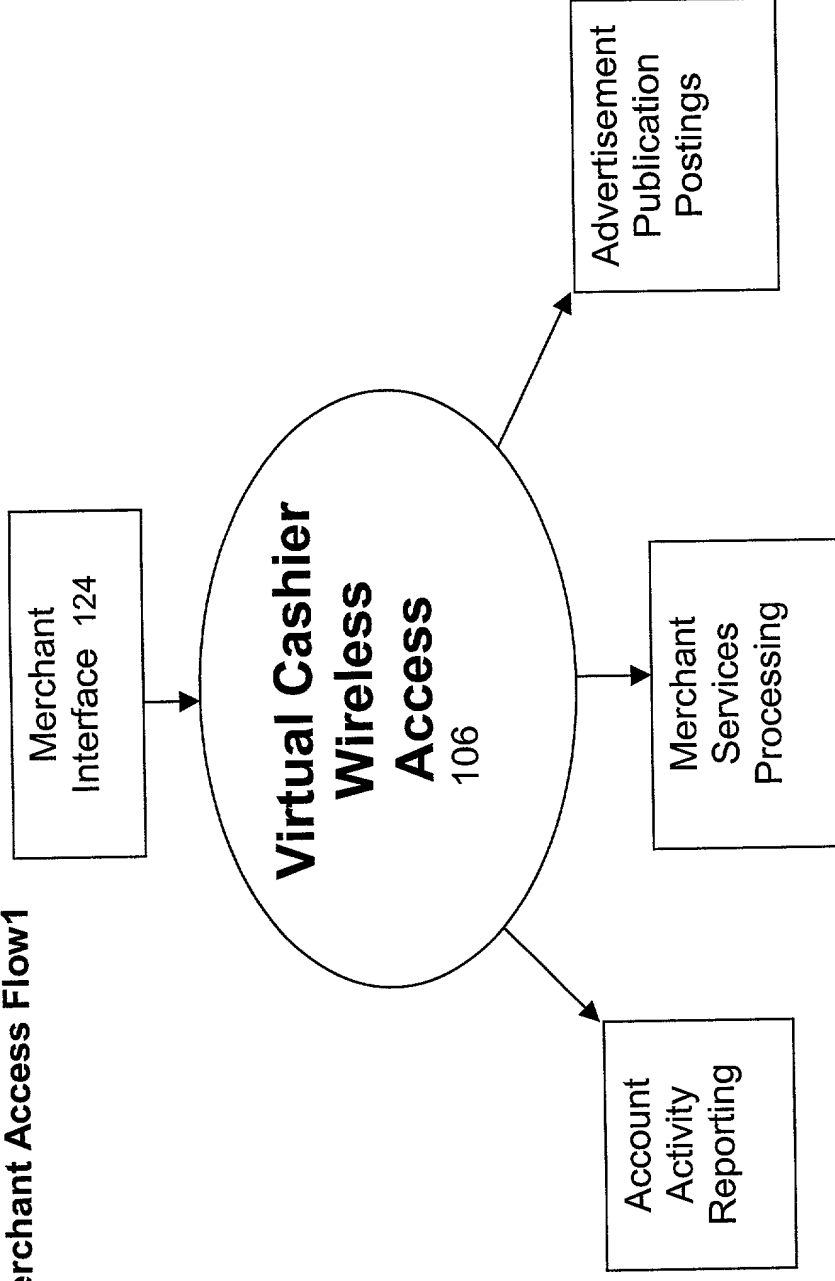
**FIGURE 5**

**Wireless Merchant Access Flow1**



**FIGURE 6**

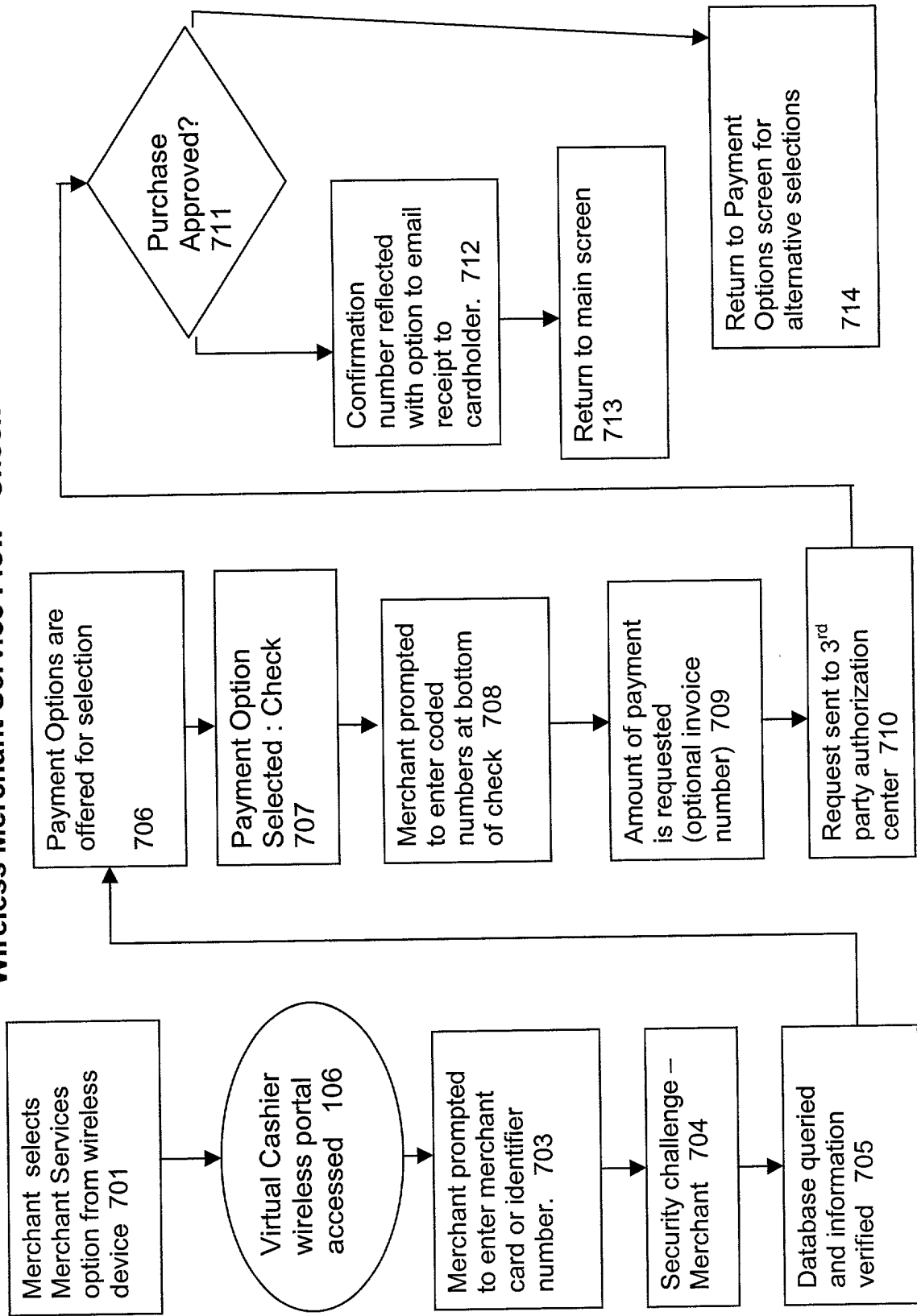
**Wireless Merchant Access Flow1**



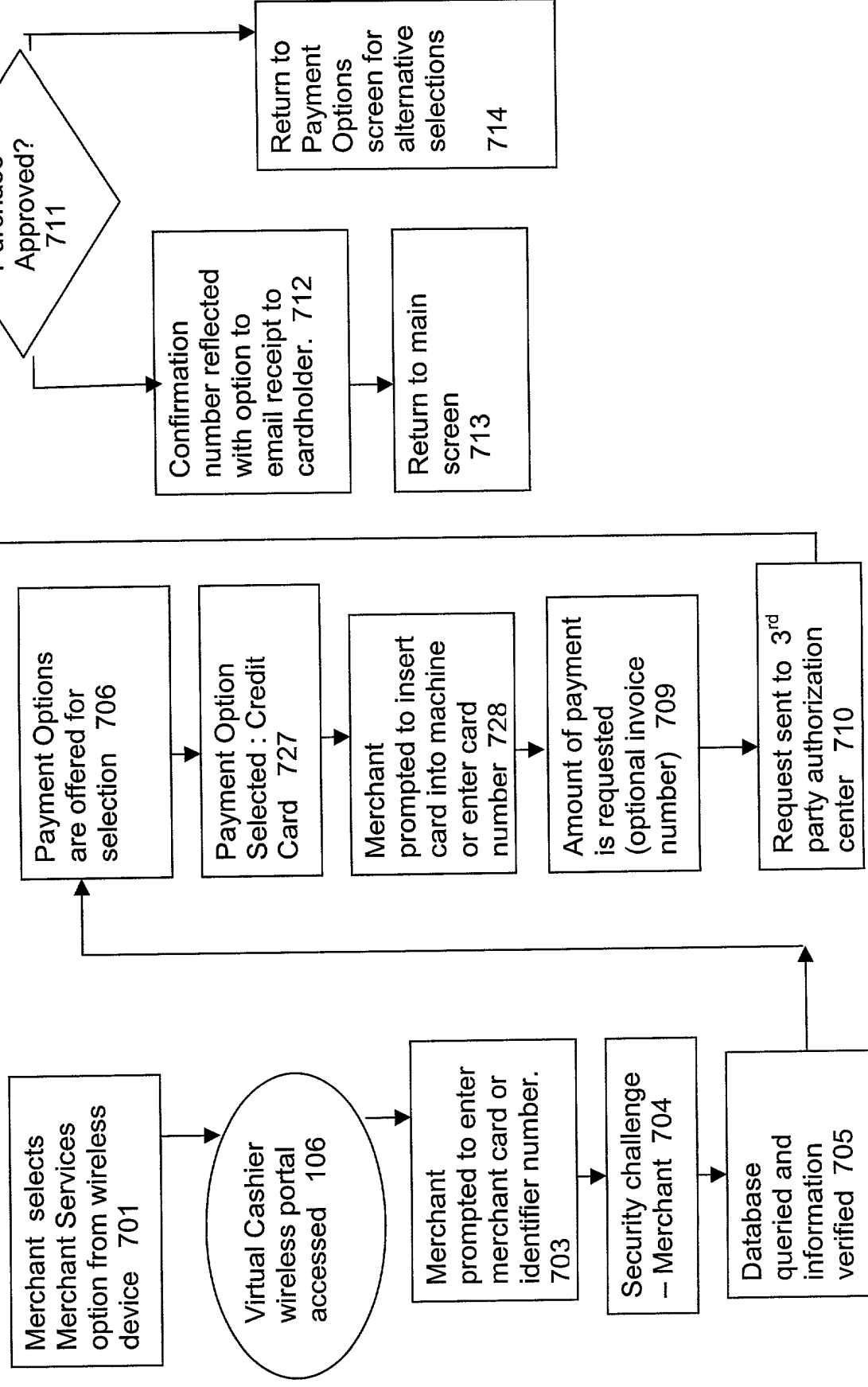


**FIGURE 7**

**Wireless Merchant Service Flow - Check**



# Wireless Merchant Service Flow - Credit Card



# Wireless Merchant Service Flow - Debit

FIGURE 9

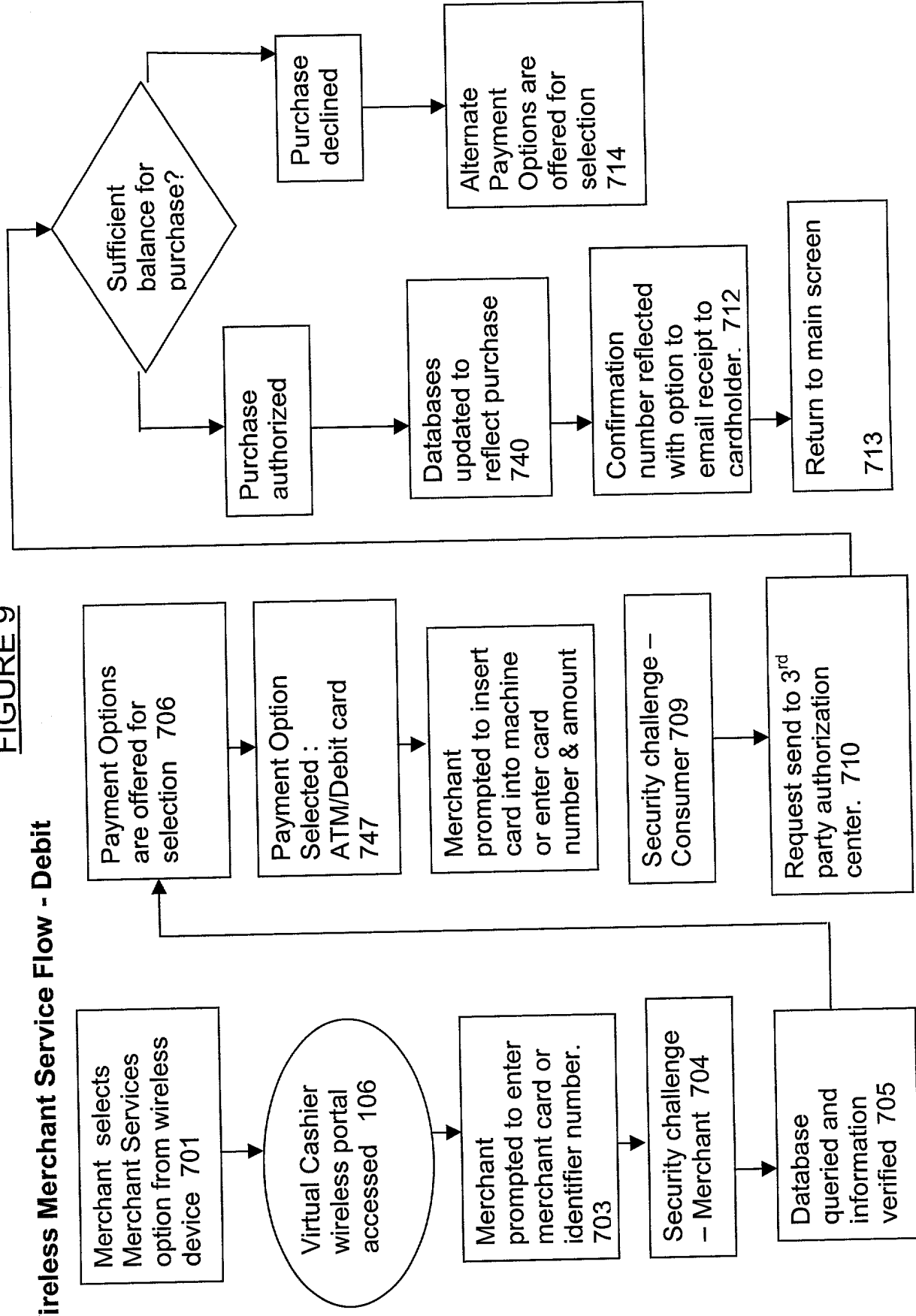
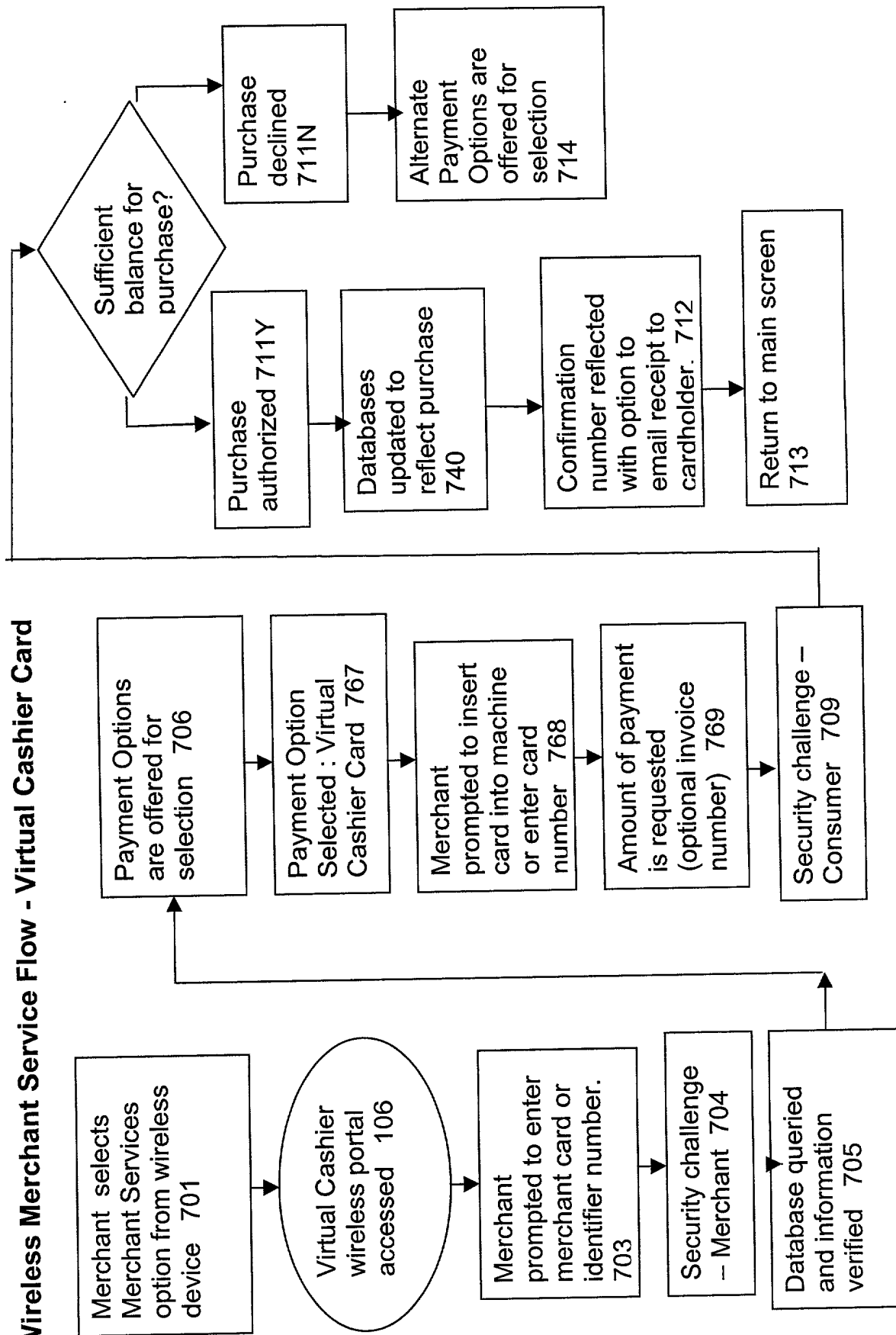


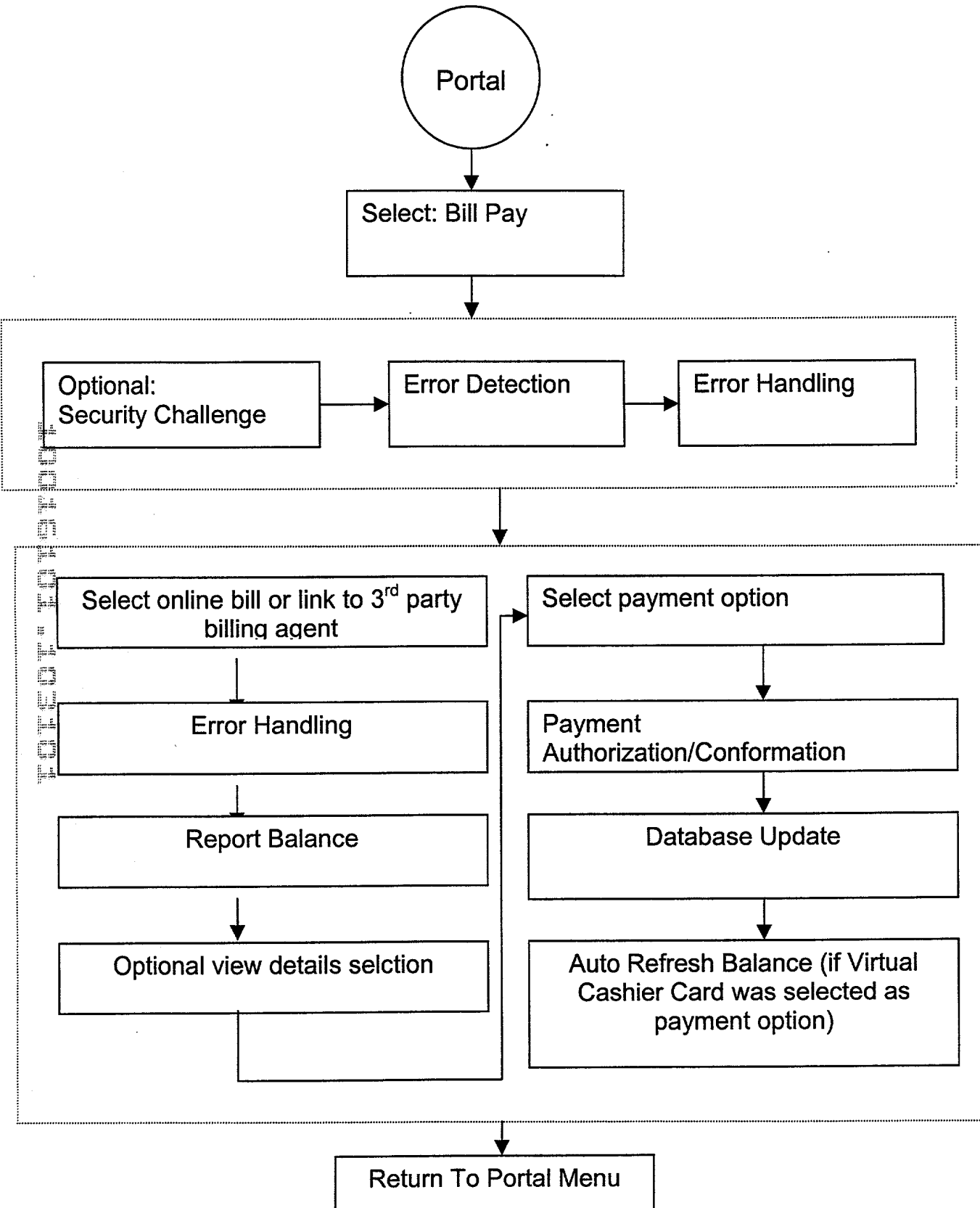
FIGURE 10

# Wireless Merchant Service Flow - Virtual Cashier Card



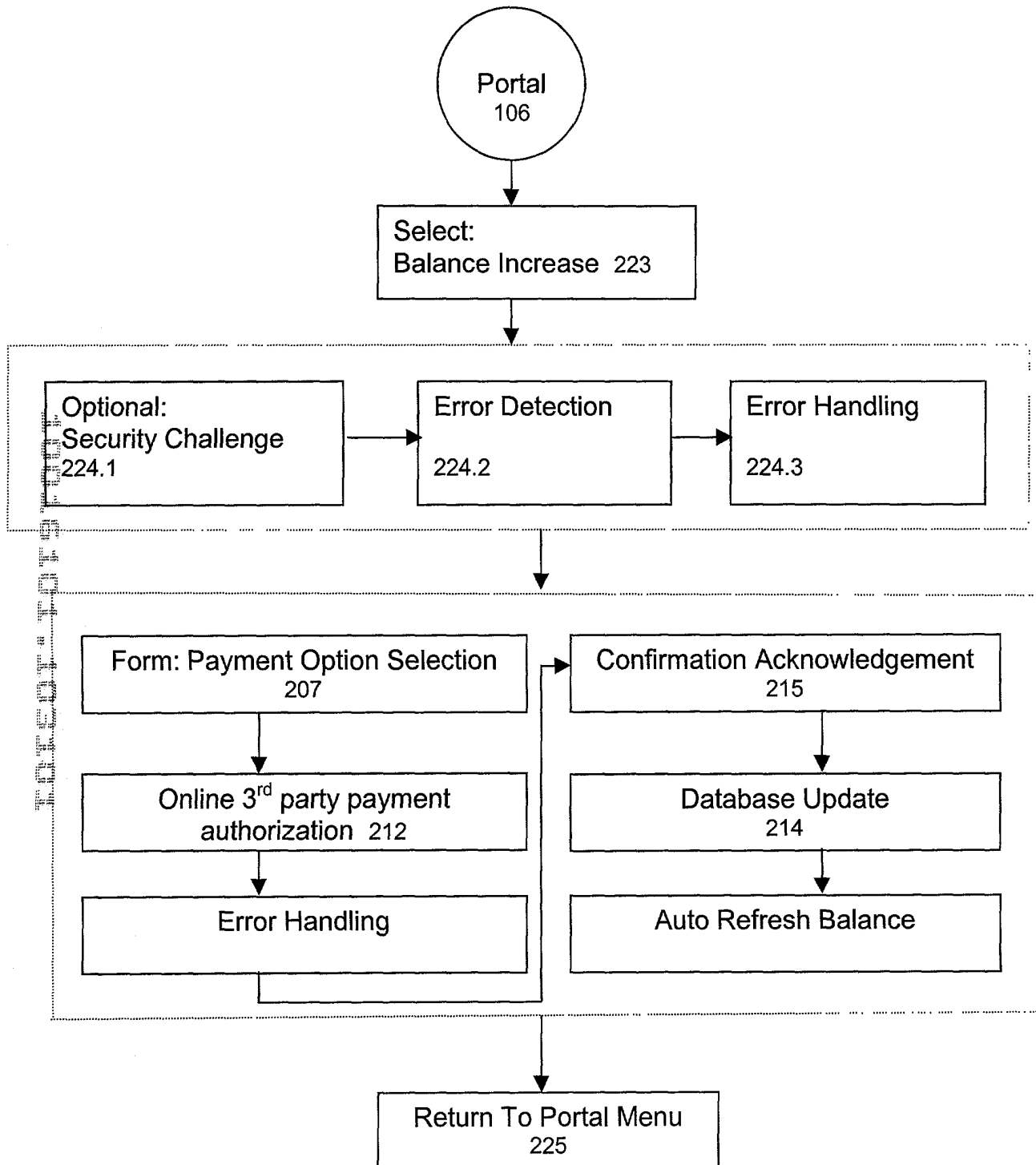
**FIGURE 12**

**Consumer Bill Payments**



**FIGURE 13**

**Consumer Card Balance Increase**



**FIGURE 14**

**Consumer Card Balance Transfers**

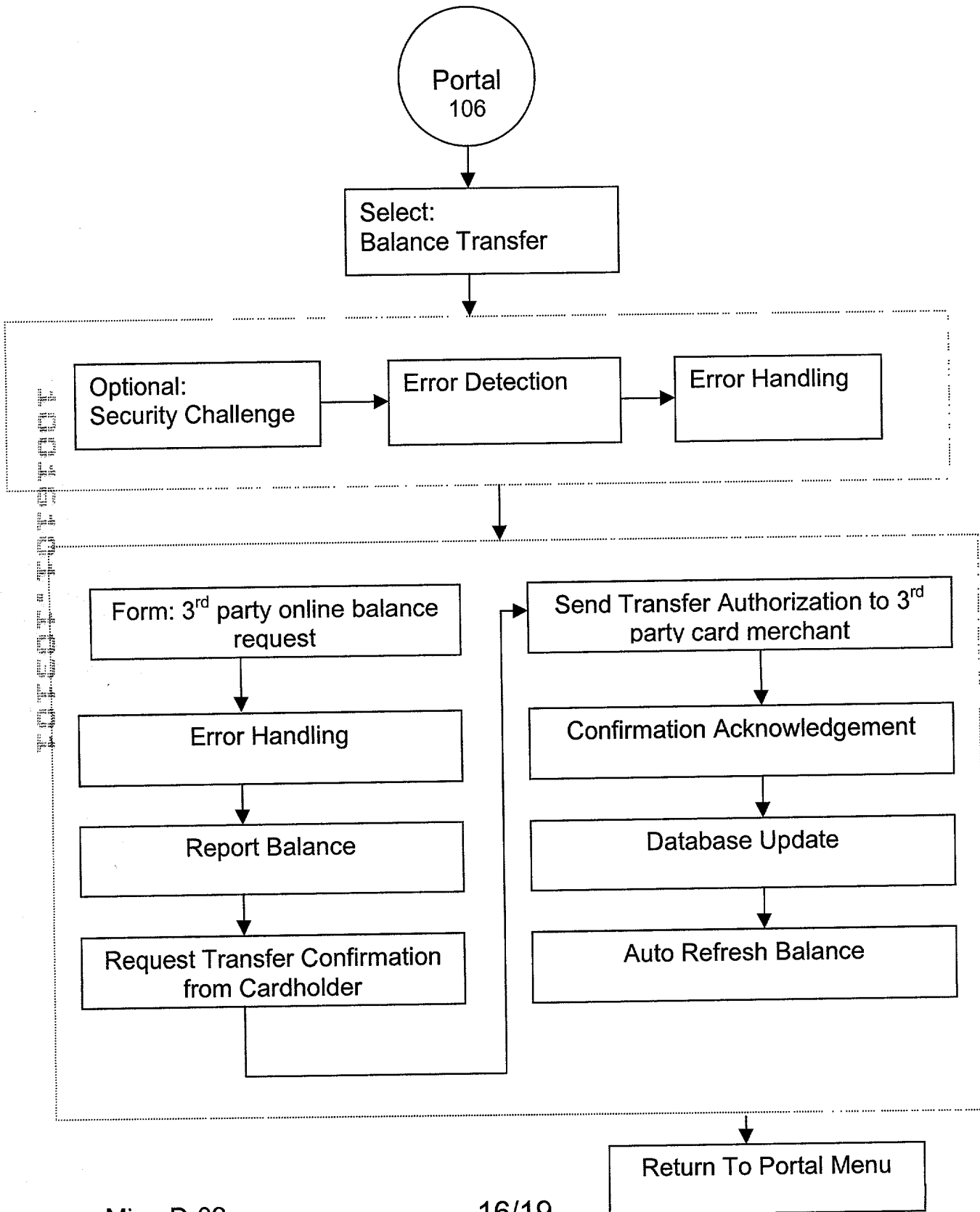
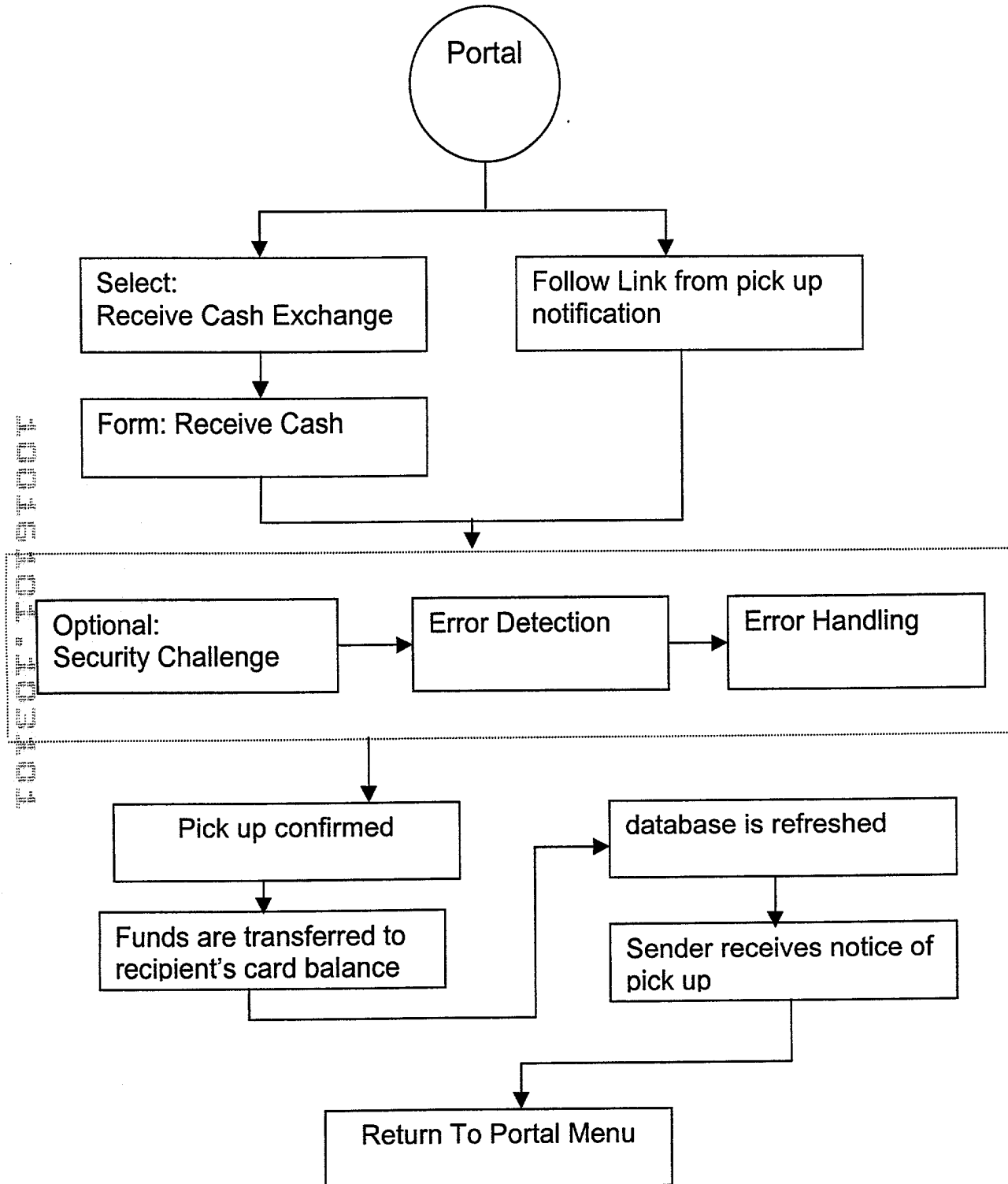


FIGURE 15

**Buddy Money - Receive**





# Account Reporting.doc

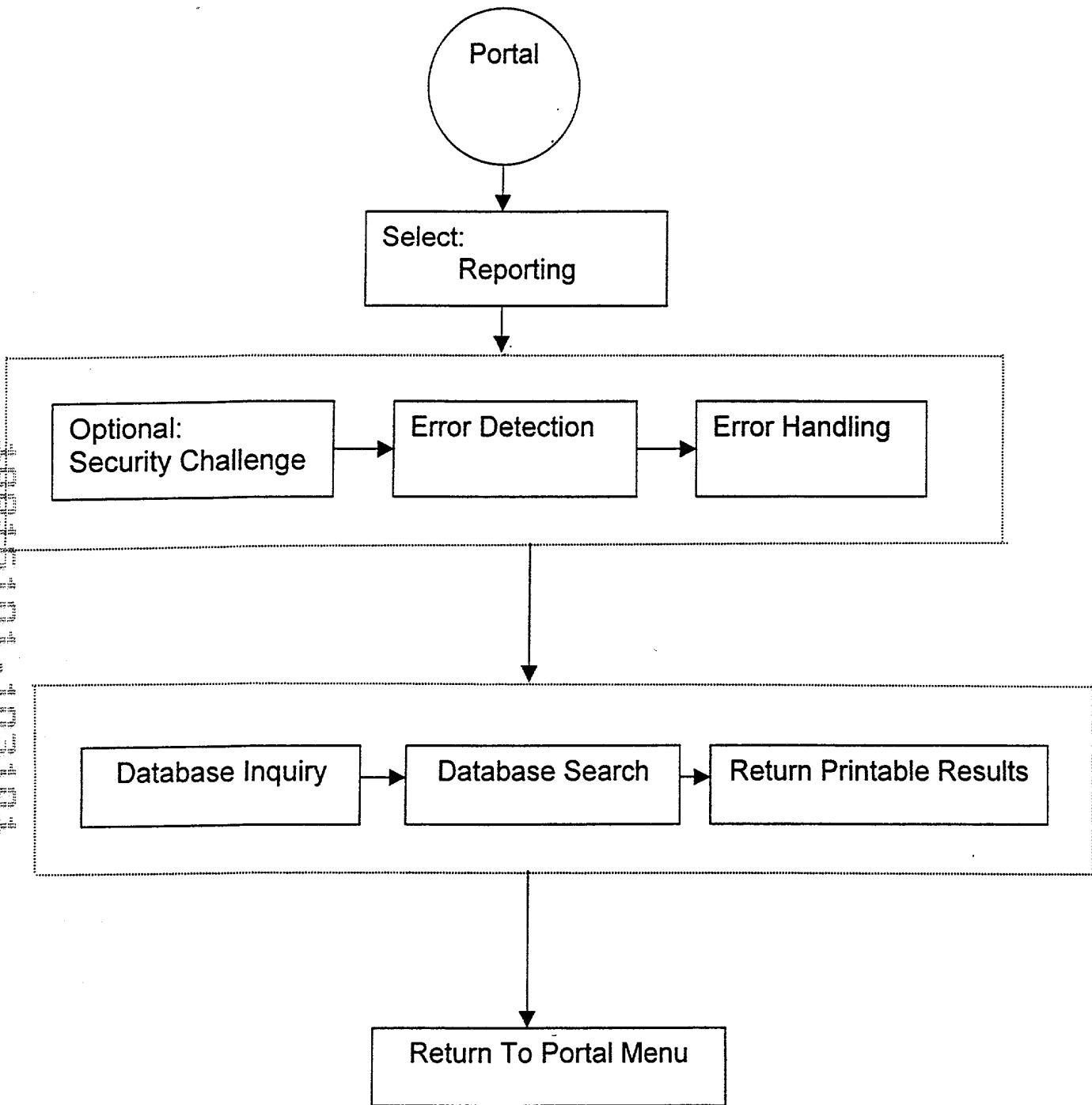


FIGURE 11

**FIGURE 17**

**Buddy Money - Send**

